ITEMIZATION, PROMISSORY NOTE, AND SECURITY AGREEMENT

Lender and Secured Party FIRST METROPOLITAN FINANCIAL SERVICES, INC. **305 HWY 80 EAST** CLINTON, MS 39056

MISSISSIPPI NOTE/SECURITY AGREEMENT (7-21)

The within instrument or agreement is pledged as collateral to

The within Instrument or agreement is pledged **ACCOUNT NUMBER** TYPE DATE FINANCE CHARGE BEGINS TO ACCRUE 9/20/2024 5372 as collateral to DEBTOR'S NAME MAILING ADDRESS Independent Bank SONYA MOYE- DANIELS 1440 CINDY DR TERRY, MS 39170 REGULAR PAYMENT FIRST PAYMENT FINAL DUE DATE FIRST DUE DATE PAYABLE IN SAME DAY DATE OF LOAN ³ 360.00 360.00 Check To: 9/20/2026 10/20/2024 9/20/2024 MONTH **\$** 5,004.88 SONYA MOYE- DAN ELS MONTHLY 5,004.88 Amount Paid to you or on your behalf . 0.00 Amount Applied to Pay Prior Account 138.24 Premium to Life Ins. Co. * 390.60 Premium to Disability Ins Co. * 673.92 Premium to Property Ins. Co. * ITEMIZATION OF 0.00 Auto Insurance Premium (LPD) * AMOUNT FINANCED 9.00 To Public Officials for Recording & Releasing Fees
To Public Officials for 0.00 Title and Registration Fees 0.00 Non-Filing Ins. Prem. Other Fees 0.00 To Appraiser for Appraisal Fee "We may be retaining a 10.5 portion of those amounts. 0.00 Other (S.I. Auto Ins.)* 11.5 2,077.76 Interest 6,216.64 Amount Financed (a) \$ 12.5 2,423,36 FINANCE CHARGE (a+b) 345.60 Closing Fee (Prepaid Finance Charge) (b) \$ 13.5 6,216.64 Principal Amount of Loan 8,640.00 Total of Payments 0.00 14.5 33.84 % ANNUAL 27.94 % Agreed Rate of Charge 15. PERCENTAGE RATE

PROMISSORY NOTE

FOR VALUE RECEIVED, the undersigned (all, if more than one), herein referred to as "Debtor", jointly and severally promise to pay to the order of the above named Lender at its above address the Total of Payments above stated. Debtor agrees to pay Lender a Closing Fee not exceeding 4% of the Total of Payments due on this loan or \$25.00, whichever is greater on loans less than \$10,000.00. Debtor agrees to pay a Closing Fee of \$500.00 maximum on loans greater than \$10,000.00 Total of Payments. All provisions set out above are incorporated in this Note by reference as though fully set out herein.

Payment hereon shall be made in consecutive monthly installments, in the number and amounts set forth above, beginning on the first payment date and continuing thereafter on the same day of each succeeding month to and including the final payment date shown above. If no such date exists in any given month, payment will be due the last day of that month.

DEFAULT: If any installment is not paid within _______ days after it is due, a default charge will be payable by debtor of _______ % the amount in default, or \$ 5.00 whichever is greater.

In the event of default in any payment in whole or in part, or any other default, Lender may, at its option and without notice or demand, declare the entire unpaid balance, less credit for unearned charges, immediately due and payable.

If this note is placed in the hands of an attorney for collection, Debtor agrees to pay reasonable attorney's fees not to exceed 25% of the unpaid balance and court costs incurred by Lender, if allowed by applicable law.

PREPAYMENT: Prepayment may be made in full or part at any time. If this loan is prepaid in full, Debtor will receive a refund of the unearned portion of the Finance Charge calculated in accordance with the Rule of 78's based upon months prepaid determined as described hereafter. The number of months and days from 30 days prior to the first scheduled payment date to the date of prepayment plus 20 days will be the number of months and days earned. If the days earned in addition to months do not exceed 15 days, such additional days shall be disregarded.

DISHONORED CHECKS: Lender may charge and collect from Debtor a bad or dishonored check charge equal to the actual charge, not to exceed \$15.00, made by the depository institution whenever any check or other instrument given by Debtor in payment on this ...an is dishonored.

DEFERRAL CHARGE: Lender and Debtor agree that all or part of one (1) or more unpaid installment payments may be deferred and a deferral charge made for such deferment. The deferment charge shall not exceed an amount equal to the result of applying the Annual Percentage Rate to the amount deferred for the deferment period, calculated without differences in the lengths of months, but proportionately for a part of a month. Counting each day as one-thirtieth (1/30) of a month. If the loan is prepaid in full during a deferment period, Debtor shall receive a refund of the unearned deferment charge. No more than 2 deferrals on which the charge described above is made, may be agreed to in any 12 month period.

SECURITY AGREEMENT

To secure the payment of the above described loan which is evidenced by the Note above, and any future loans to Debtor(s) by Lender, Debtor(s) hereby grant(s) to Lender a security interest under the Uniform Commercial Code in the property described below which is indicated by an "X" in the box beside the description of such property, and the proceeds thereof. The following described motor vehicle(s) together with all equipment, parts and accessories

| YEAR | MAKE | BODY TYPE | MODEL NO. | SERIAL NO. | NO. CYL |
|-------------|------|--|-----------|------------|---------|
| N. S. C. C. | | the same of the sa | | | |

Other property now owned by Debtor at Debtor's address unless otherwise stated.

Personal property listed on Exhibit A.

Other persons signing this loan note are as follows:

together with all improvements, betterments and accessories thereto, and all other equipment, parts, accessories, and attachments, now or hereafter installed in, affixed to or used in connection with said property and all other consumer goods of a similar kind hereafter acquired within 10 days of the date of this loan. Proceeds of collateral are also covered; however, such shall not be construed to mean that the Secured Party consents to any sale of such collateral.

DEBTOR(S) UNDERSTAND AND AGREE THAT ALL OF THE ADDITIONAL TERMS ON THE REVERSE SIDE HEREOF ARE A PART OF THE SECURITY AGREEMENT HEREOF AS IF FULLY SET FORTH AT THIS POINT.

Debtor(s) acknowledge receiving a fully completed copy of the above combined Itemization, Promissory Note and Security Agreement.

Debtor(s) understand and agree if no security is set out and described in the Security Agreement, then only the provisions of the Note are applicable.

ALTERNATE DISPUTE RESOLUTION:

Borrower and Lender have agreed to arbitrate certain disputes between them as described in a separate Alternative Dispute Resolution Agreement. The ADR Agreement is a material inducement to Lender to make this loan to Borrower.

DEBTOR(S) UNDERSTANDS AND AGREES THAT THE ALTERNATIVE DISPUTE RESOLUTION (ARBITRATION) AGREEMENT IS A PART OF THIS PROMISSORY NOTE, AS IF

FULLY SET FORTH HEREIN. BY SIGNATURE BELOW, DEBTOR(S) ACKNOWLET "ES SUCH AGREEMENT TO ARBITRATE AND FURTHER ACKNOWLEDGES THE WAIVER OF RY TRIAL PROVISION SET FORTH WITHIN. (Seal) • DEBTOR Witness (Seal) (Seal) • DEBTOR (Agent of Lender - Secured Party) (Seal) • DEBTOR

NOTICE: SEE OTHER SIDE FOR IMPORTANT INFORMATION - DEBTOR'S COPY

FEDERAL DISCLOSURE STATEMENT AND INSURANCE DISCLOSURE

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LENDER'S NAME & ADDRESS:

FIRST METROPOLITAN FINANCIAL SERVICES, INC. **305 HWY 80 EAST** CLINTON, MS 39056

MISSISSIPPI DISCLOSURE SET (7-21)

The within instrument or agreement is pledged as collateral to

ACCOUNT NO.

FIRST DUE DATE

5372

13

10/20/2024

BORROWER'S NAME / MAILING ADDRESS:

SONYA MOYE- DANIELS 1440 CINDY DR TERRY, MS 39170

The within instrument or agreement is pledged as collateral to Independent Bank

| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. | FINANCE CHARGE The dollar amount the credit will cost you. | Amount Financed The amount of credit provided to you or on your behalf. | Total of Payments The amount you will have paid after you have made all payments as scheduled. | |
|---|--|--|--|---|
| 33.84 % | \$2,423.36 | \$ 6,216.64 | \$ 8,640.00 | |
| Your payment schedule will | be: | Control and a local section of the s | | |
| Number of Payments | Amount of Payments | When Payments Are Due | | |
| 1 | \$ 360.00 | Monthly Beginning 10/2 | The state of the s | |
| 23 | \$ 360.00 | Due the Same Day Each S | uccessive Month as the First Pa | ayment Day |
| FILING FEES \$ 9.00 SECURITY: You are giving the goods or property | a security interest in: | ON-FILING INSURANCE \$ | | |
| Ollateral securing other le | ane with Lander may al | other | | |
| ate payment or \$ 5.00 PREPAYMENT: If you pay | off early, you may | in 14 days after its due | a refund of part of the Finance | |
| see your contract docume | nts for any additional info nd prepayment refunds a | ormation about nonpayment, | default, any required repayme | ent in full before the scheduled date, credit |

INSURANCE

Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign agreeing to pay the additional cost.

| TYPE | TERM | PREMIUM | AMOUNT OF COVERAGE | | SIGNATURE | |
|-----------------------|------|-----------|-----------------------|--------------------------------------|-----------|--|
| Single credit life* | | \$ | \$ | I want single credit life insurance. | Signature | |
| Joint credit life* | | \$ | \$ | We want joint credit life insurance. | Signature | |
| Single credit life | 24 | | \$ 8,640.00 | I want single credit life and | | |
| and disability* | 24 | \$ 528.84 | Monthly \$ 350.00 | disability insurance. | Signature | |
| Joint credit life and | | | \$ | We want joint credit life | Signature | |
| single disability* | | \$ | Monthly Benefit \$ | and single disability insurance. | Signature | |

I hereby make application to the named company(s) for the insurance nemized in the schedules and declare that the purchase is entirely voluntary and has not been made compulsory by the creditor. The option has been extended to me to purchase the insurance from any company or agent of my choice. I freely choose the herein named company(s) and agent to whom this application is made and authorize the creditor to deduct from the proceeds of my note the aforesaid amount of my premium.

You may obtain property insurance from anyone you want that is acceptable to the creditor. If you get the insurance from the creditor you will pay for a term of 24 months. The amount of insurance is \$ 8,640.00 s 673.92

ou may obtain single interest automobile insurance from anyone you want that is acceptable to the creditor. If you get the insurance from the creditor you will pay months. The amount of insurance is \$_ for a term of_

have received a completed copy of this Federal Disclosure Statement and Insurance Disclosure before signing the Note or any Security Agreement or struments securing such Note and Loan.

Witness (to all)

Date

Date

Borrower

Witness

Witness

Date

Borrower

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FIRST METROPOLITAN FINANCIAL SERVICES, INC.

| 111 | ndersig | ned to secure loan as numbered m | (City) CLINTON ade on date started: | | | ip) 39056 |
|--|--|--|--|--|---|--|
| hi | s docur | ment is made a part of Disclosure S | statement-Note Security Agreement, of even da | te and further ident | ified by Number of Loan. | 5372 |
| | | | DESCRIPTION OF COLLATERAL GIVEN AS | SECURITY | | |
| | | Date Verified Cust. Int. | Date Verified Cust. In | | Date Verified Cust. In | it. |
| | | Carlo day | | | | |
| | | 9 9 9 | And the same of th | attraction of the second | | |
| (| ONSU | MER GOODS (Valued at cur | rent actual value of each item): | | | |
| 1 | PO | Item | Description | Make/Color | Serial Number | Cash Value |
| 1 | N | [030] Riding Lawn Mower | SCAG BIGGEST LAWNMOWER | ORANGE | 1000001596 | \$21,000.00 |
| H | N | [042] Other Miscellaneous | ATV 4WHEELER-POLARIS W/ SNOR | | HPOLPP202BX2 | \$16,000.00 |
| t | N | [001] Television | 75" AND 85" SAMSUNG TVS | Land and the second | | \$3,200.00 |
| 1 | 7 | | | Total P | ersonal Property Items | \$40,200.00 |
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240317142

UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS

| A. NAME & PHONE OF CONTACT AT FILER (optional) Hannah Whitaker | (601) 708-5045 |
|---|----------------|
| B. EMAIL CONTACT AT FILER (optional) fmfsclinton@gmail.com | |
| C. SEND ACKNOWLEDGMENT TO: (Name and Address) First Metropolitan Financial Service UCC Online | |
| | |

File Number: 20244428160A
Date Filed: 9/20/2024 10:00:16 AM
Michael Watson
Secretary of State

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY DEBTOR'S NAME: Provide only one Debtor Name (1a or 1b)(use exact, full name; do not omit, modify or abbreviate any part of the Debtor's Name); if any part of the Individual Debtor's name will not fit in line 1b, leave all of item 1 blank, check here and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad) 1a ORGANIZATION NAME OR SUFFIX ADDITIONAL NAME(S)/INTIAL(S) FRST PERSONAL NAME 16. NOVIOUAL'S SURVAIVE MOYE-DANIELS SONYA COUNTRY POSTAL CODE STATE 1c. MALING ADDRESS ary USA MS 39170 1440 CINDY DR TERRY 2 DEBTOR'S NAME: Provide only one Debtor Name (2a or 2b)(use exact, full name; do not omit, modify or abbreviate any part of the Debtor's Name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad) 2a. ORGANIZATION NAME OR SUFFIX ADDITIONAL NAME(S)/INTIAL(S) 25. NOVIDUAL'S SURVAME FRST PERSONAL NAME COUNTRY POSTAL CODE 2c. MALING ADDRESS STATE ary 3. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PAF): Provide only one Secured Party name (3a or 3b) 3a. ORGANIZATION NAME First Metropolitan Financial Services SUFFIX ADDITIONAL NAME(S)/INTTAL(S) 35. NOVIDUAL'S SURVAME FIRST PERSONAL NAME COUNTRY POSTAL CODE 3c. MALING ADDRESS STATE ary USA 39056 MS 305 HWY 80 E Clinton

SCAG RIDING LAWNMOWER ORANGE POLARIS ATV - 4 WHEELER BLUE S/N HPOLPP202BX275" SAMSUNG TV85"

| 5. Check only if applicable and check only one box Collateral is held in a Trust (see UCC1Ad item 17 and instructions) being administered by a Decedent's Personal Representations. | | | | | | | |
|---|--------------------------------|--------------------------|----------------|---|-------------------|--|--|
| 6a. Check only if applicable and check only one both Public-Finance Transaction Man | c nufactured Home Transacti | ion A Debtor is a Transm | itting Utility | 6b. Checkonly if applicable Agricultural Lien | | | |
| 7. ALTERNATIVE DESIGNATION (if applicable) | Lessee/Lessor | Consig xe/Consignor | Seller/Buyer | Bailee/Bailor | Licensee/Licensor | | |
| 8. OPTIONAL FILER REFERENCE DATA | で 大大では、よりによ | | ·沙罗斯·克里斯 | | | | |
| 8. OPTIONAL FILER REFERENCE DATA | | | | | | | |

FILING OFFICE COPY - UCC FINANCING STATEMENT (Form UCC1)(Rev 08/23/11)

4. COLLATERAL: This financing statement covers the following collateral:

SAMSUNG TV